IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

UNDERSTEIN Atty, Ref.: 2802-5 (AMK); Confirmation No. 7218

Appl. No. 09/617,065 TC/A.U. 3694

Filed: July 13, 2000 Examiner: D. Greene

For: WEB-BASED ACCOUNT MANAGEMENT

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January 24, 2011

Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

PRELIMINARY AMENDMENT FILED WITH RCE

Responsive to the Decision on Appeal dated November 23, 2010, please amend the above-identified patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2.

Remarks/Arguments begin on page 6.